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For my business, I have found the best medium to be the daily newspaper.-John C. Paige, Insurance, Boston.

National Bankers Think Much California Banks as a Rule Deof the Scheme Broached by Comptroller Ridgely.

EXPECTS TO BORROW SOME AND IDAHO ALSO WELL SUPPLIED PRINT MORE MONEY.

Washington, Oct. 31.—Treasury officials are agreeably surprised at the number of banks throughout the country which have already indicated their purpose to comply with the suggestion of the comptroller that additional currency be taken out. Although the suggestion was made only yesterday atternoon, a large number of telegrams were received at the department as early as 9 o'clock this morning asking early as 9 o'clock this morning asking for additional circulation varying in amounts from a few thousand dollars to \$2,000,000. George E. Roberts, former director of the mint and now president of the Commercial National bank of Chicago, is here and has engaged \$2,000,000 additional circulation for his bank Sol Wexler, vice president of the Whitney Central National bank of New Orleans, is also here and is making arrangements to materially increase his holdings.

Will Play the Limit.

Other prominent bankers, through Washington representatives, are aranging to deposit the necessary securipreparatory to taking out national bank notes to the limit of their cap-The comptroller now has ital stock. in his vaults national bank currency to the amount of \$167.000,000, and while a considerable portion of this belongs to banks that have already reached their limit under the law, a very large sum is available for banks that carry only a comparatively small amount when compared with their capital.

New York Out of Bonds.

One large New York bank could; under the law, it is said, take out \$10,-000,000 additional circulation and in all probability will soon ask for a material ncrease. Mr. Ridgely today expressed the opinion that within the next ten days the outstanding circulation of banks will have been increased from sl5,000,000 to \$30,000,000 or more. There are indications that New York banks which have no United States bonds on hand to deposit as security for circulation are borrowing them from other banks that have a surplus on hand or have already reached their limit. In many instances these requests for ac-\$15,000,000 to \$30,000,000 or more. commodations of this character are being complied with and there seems to be a general inclination among the banks to assist one another in the effort to materially increase the amount

FAVORED IN CHICAGO. National Bankers Readily Agreed to

Issue More Money.

Chicago, Oct. 31 .- Speaking of the Chicago, Oct. 31.—Speaking of the plan of Comptroller Ridgely to increase plan of Comptroller Ridgely to increase was received without effect, so far as the bank note circulation, President John J. Mitchell of the Illinois Trust & were concerned. Savings bank of this city, said:

the situation materially. At the same some slight change was necessary in minor matters to conform to the legal retime, however, the stress of the financial situation is today nothing in com-no important effect.

Local bankers were united in saying people have largely recovered from that the situation here was in such good their slight hysterics and the situation order that the declaration of legal holiis brighter in every way. I have no idea how much the increase in circulation will be in this city, but it will

he several millions." President George M. Reynolds of the Continental National bank said:

The plan will be a very great help if the banks will avail themselves of it. declare the local financial institutions to In my opinion, it will greatly relieve be the situation. There is no telling at aition. present how much the Chicago banks would increase their circulation, but probably in the neighborhood of \$3,000 -000. Business conditions are steadily one. Business conditions are steadily lette. Business is being transacted as improving, and the general situation is usual and there were more people at the much more favorable now than at the opening of the week."

SCHEME A GREAT ONE.

St. Louis Financiers Will Take All They Can Get.

St. Louis, Oct. 31.-Concerning the statement issued by Comptroller Ridgely with regard to a plan for the immediate increase of national bank note circulation, several expressions made this morning by St. Louis bank-

State National bank, said:

and all banks that have government bonds deposited to secure United States deposits should take advantage of it, make the exchange suggested and take out circulation against the bonds with- charge of the State Savings bank, said

C. H. Huttig, president of the Third National bank and a member of the tana. Every bank in the state, with the exception of this one concern which sus-American Bankers' association, said:
"I heartily approve of Comptroller Ridgely's suggestion as to the best method of securing the immediate in-American Bankers' association, said: crease of national note circulation. He cipal and other bonds for government bonds that are not hypothecated for federal deposits. It would release such bonds and make them available for circulation. The situation is greatly improved. It is important that bankers proved. It is important that bankers recommends the substitution of muniproved. It is important that bankers as well as depositors keep their heads cool. St. Louis banks and trust companies are doing all they can to keep panies are doing all they can to keep e wheels of commerce moving and to elp out the southwestern crop move-

clined to Take Advantage of the Holiday.

NEW YORK SHY ON BONDS MUCH CASH UP IN MONTANA

WITH MONEY.

*********** San Francisco, Oct. 31.-The state bank commissioners this morning began their examination of the affairs of the California Saft Deposit and Trust company, which closed its doors yesterday for the announced reason that it was unable to obtain money for immediate use, not being a member of the clearing house. It was stated for the commissioners that they would not make any announcement until their investigation is completed.

All of the San Francisco banks, com-mercial, savings and trust, opened their doors this morning and are doing busines

Banks Making Loans.

Deposits have fallen off to some extent in the smaller institutions, but the big banks report a normal inflow. The com-mercial banks are making loans to regumercial banks are making loans to regular customers, and no disposition on the part of the depositors to take unusual advantage of credit at this time is reported. The savings banks are generally exercising discretion in honoring withdrawal applications. The checking out of large amounts is discouraged alike by the rule of notification and the fact that the governor has instituted legal holidays. Advices from all of the principal points in California report the banks open and

n California report the banks open and loing a normal business. About \$1,000,000 has been deposited by New York banks today on account of balances due San Francisco banks, and the telegraphic transfer of these deposits through the sub-treasury here has served to lessen the strain.

Treasury May Help.

will accept such security for temporary loans the situation here can be promptly

Manager J. Dalzell Brown of the susbended California Safe Deposit and Trust company said today that there was absolutely no change to report in the af-fairs of that institution. He did not think the bank commissioners would finish their inspection of the bank's liabilities and assets earlier than tomorrow.

Other California Cities.

Los Angeles, Oct. 31.-The declaration of the financial institutions of Los Ange All banks and trust companies opened and transacted busine "There is no doubt that it will have as usual and there were no evidences of a substantial effect, and will relieve any change whatever from yesterday. days was not required.

> Sacramento, Oct. 31.-The banks of Sacramento have all declined to take advan-tage of the legal holiday declared by Governor Gillett and opened their doors for business as usual this morning. There was no evidence of any uneasiness on the part of depositors. All of the banks in a most prosperous and sound con-

> San Diego, Oct. 31 .- All the banks here are open today, as usual, regardless of the holiday declaration of Governor Gilreceiving than at the paying windows There is no expectation of disturbance and the banks have ample funds to meet al

MONTANA HAS MONEY.

Butte and Helena Banks Cash All Checks Presented.

Butte, Mont., Oct. 31 .- With the single exception of the State Savings bank, which probably will be reopened shortly, Butte banks are transacting business as usual. They are cashing checks as presented and have not curtailed depositors J. J. McCleaney, vice president of the State National bank, said:

"I think it is a very good scheme, and all banks that have government bonds deposited to secure United States deposits should take advantage of it, make the exchange suggested and take the exchange suggested and take some thousands on the banks here.

State Examiner T. E. Collins, who is in charge of the State Sayings bank, said

There is no financial anarchy in Mon-

Helena, Mont., Oct. 31.-There is no

Missoula, Mont., Oct. 31.-There has at no time been any alarm concerning f Continued on Page 2.

WILL FIGHT EXTRADITION

Denver, Oct. 31.—Mrs. Mary Armstrong, the aged woman arrested here with George and John Hopper, on the charge of having murdered George and Ezra Penney in Millard county, Utah, eight years ago, was released this afternoon by order of Sheriff Joseph A. Black of Millard county. The woman's arrest appears to have resulted from a case of mistaken identity. Sheriff Black said evidence against Mrs. Armstrong is lacking.

Sheriff Black has identified the Hopper brothers as the men known in Utah as Harper brothers who are wanted for the Penney murders. Requisition papers were presented today to Governor Butchel for the men, who have employed counsel to contest their extradition.



Baked and Out of the Race.

Either Morris Will Win-or Bransford

Developments of yesterday only strengthen the conclusion reached by well informed people several days ago:

The people of Salt Lake City will decide on Tuesday next whether they will have Richard P. Morris or John S. Bransford for mayor.

This is as settled a certainty as was ever found in politics four days prior to an election. It is as certain as that the sun will rise on election morning and set on the late afternoon of election

So convinced are the Democrats that they have nothing to fear from the Republicans that from this time on they will pay comparatively little attention to them. Their fight from this time forward is against the "Americans." Yesterday on one of the Second South street betting boards odds of \$100 to \$90 were offered that Morris will receive more votes than Plummer. The odds on Morris will be heavier Saturday.

The "Americans" know that they must defeat Morris if they elect Bransford. Yesterday they were bending all their energies in this direction. As predicted by The Herald their organs, under the supervision of the committee on evasion, began their attempts to build up the Republicans. The "Americans" know that their only hope of electing Bransford is to hold a few thousand votes in line for Plummer. If they are successful in this-which is hardly likely-it will be because the Mormon people permit themselves to be deceived by their bitterest enemies.

The Herald is prepared this morning to take the people into the confidence of the Democratic city committee. It is prepared to assure them that the Democratic canvass and registration books in the Third precinct show a clear plurality of from 1,200 to 1,400 votes for Richard P. Morris. The people there are not going to be deceived this year as they were deceived two years ago. They are lining up almost solidly for their lifelong friend and former neighbor.

Voters of the First precinct, of the Second, the Fourth and the Fifth are assured that if they will stand by their guns as the Democrats of the Third are standing, the election of Mr. Morris and the Democratic ticket will be accomplished beyond the shadow of a doubt. And all the reports that come to Democratic headquarters indicate that they are standing by their guns.

Conscientious Republicans who desire to assist in the redemption of their city have no hesitation in declaring their intention to vote the Democratic ticket. They are urging their Republican friends to adopt a similar course. These are not isolated instances. Dozens of them have been reported.

Coupled with these reports are reports of disaffection among the "Americans." Hundreds of people who voted the "American" ticket last year and two years ago will not vote it this year. They are disgusted with their own party, disheartened by its utter failure to redeem the pledges made prior to its assumption of municipal management. And they are going to vote the Democratic ticket because they realize that a vote for Plummer is a worse than wasted vote. Remember, voters of Salt Lake City:

Either Richard P. Morris or John S. Bransford will be elected mayor of Salt Lake City next

Tuesday. Prepare to make your choice.

One in Trouble Over Lodge Funds and the Other Made Free With Bank's Money.

left a note saying:
"I can bear this strain no longer." Akron, O., Oct. 31.—Joseph Dangel, president of the Dollar Savings bank, was appointed receiver of that institution today in consequence of the suicide of Fred A. eashier and treasurer, last Sunday. The examination by the directors and the clearing house association found

a shortage of \$28,000, against which stands the cashier's bond of \$20,000; and an over-draft amounting to \$18,000, on which \$6,000

guilty entered Oct. 10 by each and filed a joint demurrer on the part of all. The demurrer state that the facts charged do not constitute an offense against any law of the United States.

MONSTER INFANT. Chicago, Oct. 31 .- A dispatch to the Tribune from Parkersburg, W. V.,

bes Moines, Oct. 31.—Frank Crocker, cashier of the First National Savings bank of Chariton, committed suicide today. His daughter found him dead in bed. He had taken morphine. The bank is believed to be in good shape. ******

PUT TO DEATH BY LAW.

Chariton is a town of 5,000 inhabitants, Mary Hagerty, more than a year ago, was electrocuted in the annex at the Ohio penitentiary a few minutes past midnight. Fowler maintained the stoical indifference which marked his conduct during where they will inquire into the presimprisonment to the very last. No un-usual incidents attended the electrocu-

BACK TO PRISON.

the cashler's bond of \$20,000; and an overdraft amounting to \$18,000, on which \$6,000 was realized yesterday.

**Topeka. Kan., Oct. 31.—Emmet Dalton, the noted ex-bandit, who has for four months been out on parole having his injured arm treated in a Topeka hospital, went back to Lansing this afternoon. His parole expires Nov. 1 and Governor Hoch. who, it was thought, would pard to Dalton, has not returned from Washington. It is generally believed that Dalton will be pardoned as soon as Governor Hoch returns.

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Navy Department Has Decided Upon 110 Feet-Committee Off for the Isthmus. Washington, Oct. 31.-One hundred

and ten feet is the width which the daughter found him dead in bed. He had taken morphine. The bank is believed to be in good shape.

Worry over losses sustained in alleged use of Modern Woodmen funds is believed to have been the cause. Crocker left a note saying:

"I can bear this strain no longer."

**Joye of a factory at Matoaka. The the data which is named William Edhade, which is named with the babe, which is nam

New York, Oct. 31.-Congressman James A. Tawney of Minnesota, chair-Columbus, Ohio, Oct. 31.—Royal Fowler, man of the committee on apropriations of Dayton, who killed, his sweetheart of the national house of representaof the national house of representatives, and nine other members of the committee, sailed today on the steamer No un- ent and prospective monetary needs of the canal enterprise. Those who sailed in addition to Mr. Tawney were Martin B. Madden, James R. Mann and

on the isthmus, returning to New York

THIRD IS STRONG FOR R. P. MORRIS

Big Demonstration Is Given for Salt Lake Woman Chosen as Democratic Nominee at the Rally Last Evening.

STRAIGHT TALKS ARE MADE FINAL

KING AMONG SPEAKERS.

"Enthusiastic" is a colorless word with which to describe the Democratic rally the Sixteenth ward amusement hall big auditorium was filled Democrats.

Democrats.

Democrats. their hearts the expositions of the Democratic attitude in this campaign. It was a meeting calculated to enthuse every Democrat who was present, a meeting that will put cheer into the hearts of State Auditor—Miss Julia Allen Democrat who was present, a meeting that will put cheer into the hearts of Democrats throughout the city and change their belief that the ticket will be elected

into certainty.

From the time the meeting was opened by Precinct Chairman Haslam until the last speaker had finished, belief in Democratic principles and confidence in their approaching victory were manifest. Freapproaching victory were manifest. Frequently the speakers were interrupted by cries of "Good!" "That's right!" "We'll smash 'em sure!" and other encouraging interjections. And when the gathering adjourned everybody went home filled with the spirit of Democracy and determined to work without ceasing until the last vote shall have been polled on Tuesday next

Music for the occasion was supplied by the Utah State Women's band, an organization that is winning a high degree of popular favor. Joseph Hasiam, chairman of the precinct, presided and introduced the various speakers. He first presented Richard P. Morris as the best mayor Salt Lake City has ever had and the city's next mayor. Mr. Morris had been given a most cordial greeting when he entered the hall, and when he arose to speak the demonstration lasted for some time,

Mr. Morris Speaks.

The Democratic leader attempted no flights of oratory. He was talking to his old friends and neighbors, and he talked to them as one neighbor to another. Many of the men and women in the audience had known Mr. Morris from his boyhood. They had seen him rise in the world of business and of politics and were proud of his progress. They were glad to welcome him back to the district in which he was born and reared, and they listened

After thanking his friends for the cordiality of his reception and predicting the election of the Democratic ticket, Mr. Morris briefly discussed recent political history and the progress of the city. "There is no reason this year," said he, "why any citizen should vote the Republican ticket in order to defeat Mr. Bransford. The Democratic party is unquestionably the stronger party. tionably the stronger party today, as it was the stronger party two years ago, when the last municipal campaign was

fought,"
Of his own administration, Mr. Morris said that it went into office pledged to secure an adequate water supply. It went out of office with that pledge abundantly reedeemed. Half of the Big Cottonwood water had been contracted for and from two and one-half to three miles of the conduit constructed at the close of the who took part in the arguments were Mrs. last Democratic administration. And the work was completed by the "American" marriage law, and hence less license in administration at a cost of \$100,000 in ex-

creek, which in the springtime do heavy damage annually to their property. This This announcement was received with prolonged cheers. After some music by the band Judge W. H. King was introduced by Chairman Haslam as the principal speaker of the evening. Judge King is also at home in the Third, where he has been often heard in Democratic cambeen often heard in Democratic cam-

Judge King on "Americanism."

Last night he was at his best, and the audience was with him and for him from beginning to end. Judge King expressed or and prestige associated with the of-tegret that a disturbing element had en-tered into the politics of the city. He was sorry the people could no longer meet together and discuss rationally and without passion real political issues and genu-

ine political economies.

"We have an 'American' party here,"
he went on. "I don't know what it's here for, except to breed strife and hatred and limb. "Some states, notably Wisconsin, have taken up the teachers' salary question and for, except to breed strife and hatred and discord. But, my friends, we are going to destroy that party, and we will destroy it by electing Richard P. Morris and the entire Dmeocratic ticket."

Judge King, continuing, praised Mr. Bransford as a man. "But," he went on, "Mr. Bransford represents a party that has no business to exist in a sovereign state such as Ulah."

Little Rhode Island has led the way in the state such as Ulah." state such as Utah."

"How may we best restore peace in this city? Our Republican friends tell us we can do that by voting for Dr. Plummer. Every sensible man knows that is folly, Why, Dr. Plummer was beaten before he was nominated, and he is beaten worse now than he was then. I hope there are some Republicans here tonight. If there are I want to say to them that this is have been spent in the promotion of her

we want to redeem this city for the peoble that founded it and built it and made
it; and we ask you to help us. There able to goven themselves, and the day of our local self government is near at

"I believe in honest politics. I don't believe that a man can be thoroughly honest religiously and dishonest politically. We want honest politics in this city. I say to you that Richard P. Morris will

Continued on Page 2.

Head of State Federation of Clubs.

SESSIONS HELD

THE CONVENTION AT OGDEN DOES MUCH GOOD.

"Enthusiastic" is a colorless word with

Vice President-Mrs. A. B. Corey of Recording Secretary-Mrs.

Treasurer-Mrs. A. R. State Organizer—Mrs. J. R. Beless. State Auditor—Miss Julia Alleman

State Auditor—Miss Julia Alleman
of Springville.
Directors—Mrs. Mary M. F. Allen
of Park City, Mrs. Maud Dee Porter
of Ogden. Mrs. E. E. Corfman of
Provo, Mrs. Crawford of Manti, Miss
Nielson of Mt. Pleasant, Mrs.
Charles Hatch of Heber City,
Mrs. Gould B. Blakely of Salt
Lake, Mrs. Ledyard M. Bailey of
Salt Lake, Mrs. H. M. Barrows of
Ogden and Mrs. Konold of Springville.

******* BY ELIZABETH H. CORAY.

Ogden, Oct. 31.-Interest centered largeon the second day of the annual federation meeting in the election of officers. It was known from the first that there were but two probable candidates for the office of president—Mrs. Byron Cummings and Mrs. C. H. McMahon. When the time came for the election, Mrs. Ledyard M. Bailey secured the floor and made a spirited and forceful talk nominating Mrs. Cummings. She was followed by Mrs. Hilliard of Ogden, who was equally eloquent in nominating Mrs. McMahon. For a short time it looked as though the contest would be an animated one. Mrs. McMahon took the floor, however, and declined the nomination, stating that she would devote her time in the future, as in the past to the work which ation meeting in the election of officers. that she would devote her time in the fu-ture, as in the past to the work which needed her most—Canyon Crest ranch. Mrs. McMahon was greeted with generous applause, and immediately after the by-laws were suspended and the secretary instructed to cast the ballot for Mrs. Cummings. The rest of the ticket was not through in much the same way the put through in much the same way, the vote being practically unanimous for each

"The Open Parliament."

Preceding the election a most animated hour was spent in the "Open Parliament" when some of the more vital questions to before the women of the state were dis-ent cussed from several sides. That on "The cess of the contract price.

In closing his address Mr. Morris pledged his administration, if elected, to provide some protection to the people of the Third precinct from the flood waters of City idea of limiting the marriage relation and standpoint of the practical teacher, and Mrs. Clark, who took exception to the idea of limiting the marriage relation and relieving the state of the burden of weak-minded and crippled children.

Argument for Pensions.

"Europeans grant pensions for civil and military service; for civil service because in many cases an adequate compensation would detract from the honers has ever been presented, nor is the work of a teacher hazardous to life and

not a few significant departures. Quite recently she passed a pension bill that is well worth the careful consideration of other states. The bill rests squarely on the principle that the state as a whole is

is no hope for you in the federal machine. That machine is pretty badly shattered. The time has come when we must show that machine that it doesn't run the city, Who is the mighty Warwick that is to make a new Republican king? Is it Harry Joseph? Is it James H, Anderson? Is it Ed Callister? The American people are the thought of teachers' annuities, and able to gove the material people are the thought of teachers' annuities, and able to gove the material people are the thought of teachers' annuities, and the next legislature will take this material people are the provided that it the the provided that the provided tha improve the service. Maine has taken up the thought of teachers' annuities, and the next legislature will take this mat-

> Injustice the Teacher's Portion. Miss Qualtrough spoke of the injustice done the teacher who must live for twelve months on a salary for nine months—a

meagre one at that—in expecting her to give a percentage of that salary to cre-ate a fund for pensions. Miss Quartrough crat, Republican and 'American.'"

Judge King said that, while he was a strong Democrat in national affairs, he responsibility of the parents onto the

Continued on Page 2.

RUNNING TO EXTREMES

New Orleans, Oct. 31 .- The passage in Louisiana of a law similar to those recently enacted or proposed in other southern states, for the regulation of cor-

cently enacted or proposed in other southern states, for the regulation of corporations, was today presented before the coming of the extra session of the state assembly by proclamation by Lieutenant Governor Sanders. The ousting from the state of corporations by state law is one of the measures suggested. Others include investigation and regulation of telephone, telegraph, railroad and express business. The extra session meets tomorrow.

The fact that the lieutenant governor's proclamation is issued during the absence of Governor Blanchard, only four days after the latter's unexpected call for an extra session, created unusual interest. Lieutenant Governor Sanders is one of the candidates for the nomination for governor in the approaching Democratic state primary election. Governor Blanchard's call was issued last Saturday night, soon after he left for the Jamestown exposition. Governor Blanchard's call laid before the assembly as being important an investigation of New Orleans port conditions and reductions in the state tax department. The telephone investigation has already been started independently by several large cominvestigation has already been started independently by several large com-